

FIG. 1

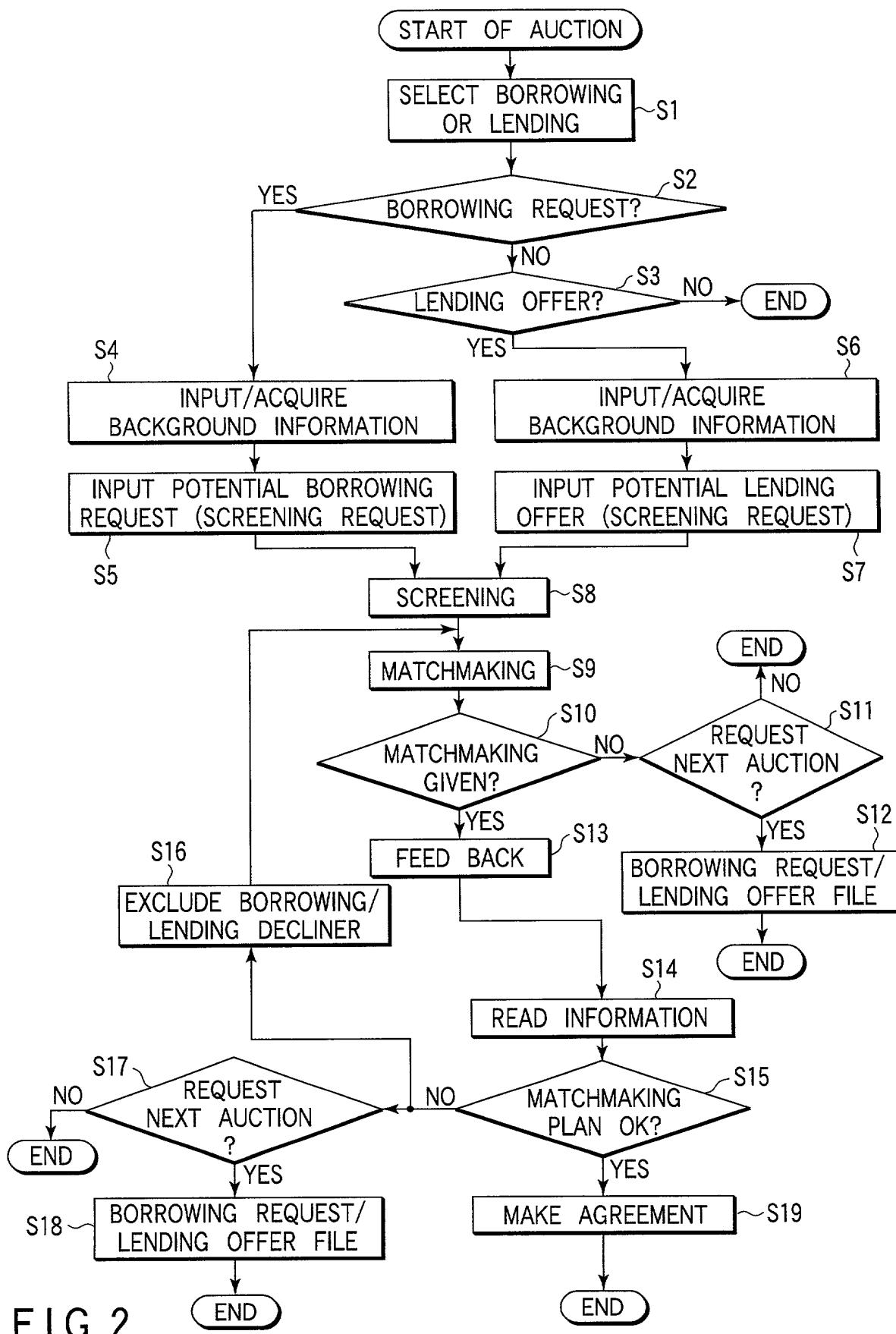


FIG. 2

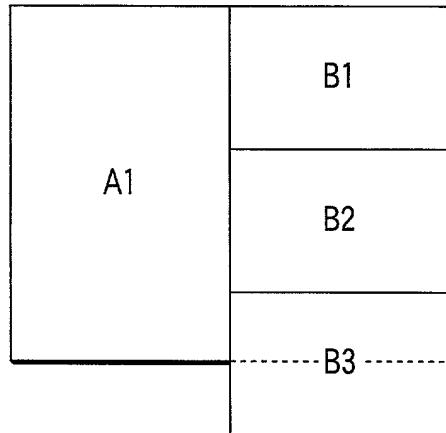


FIG. 3

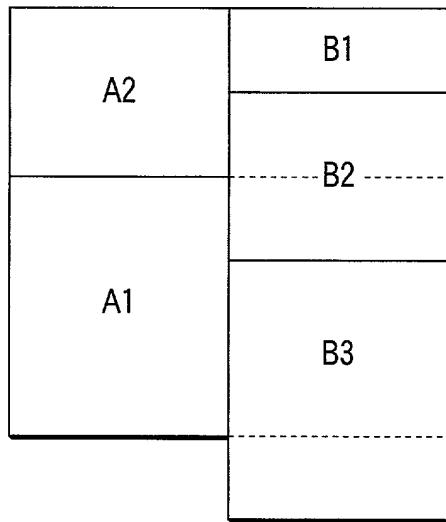


FIG. 4

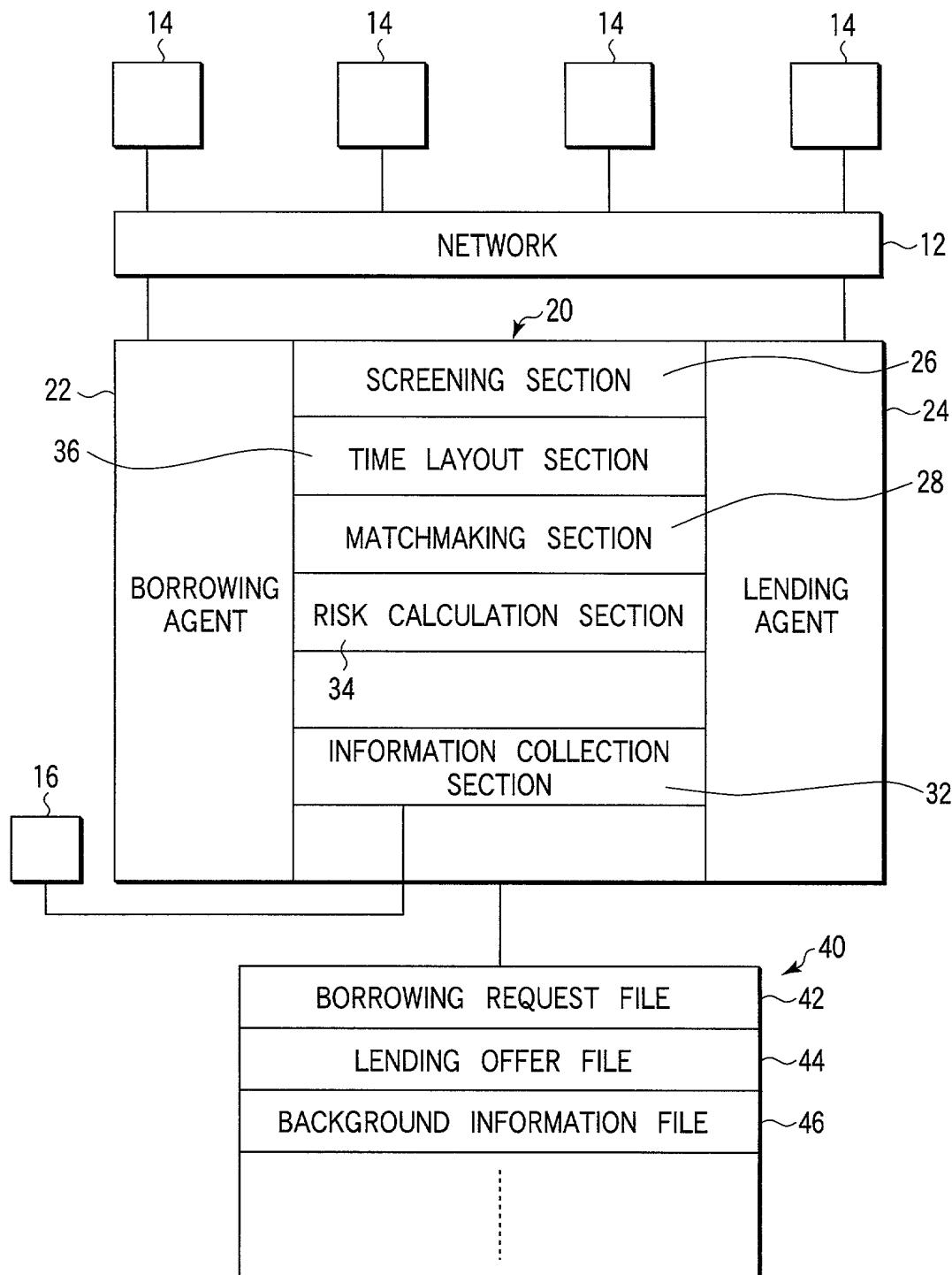


FIG. 5

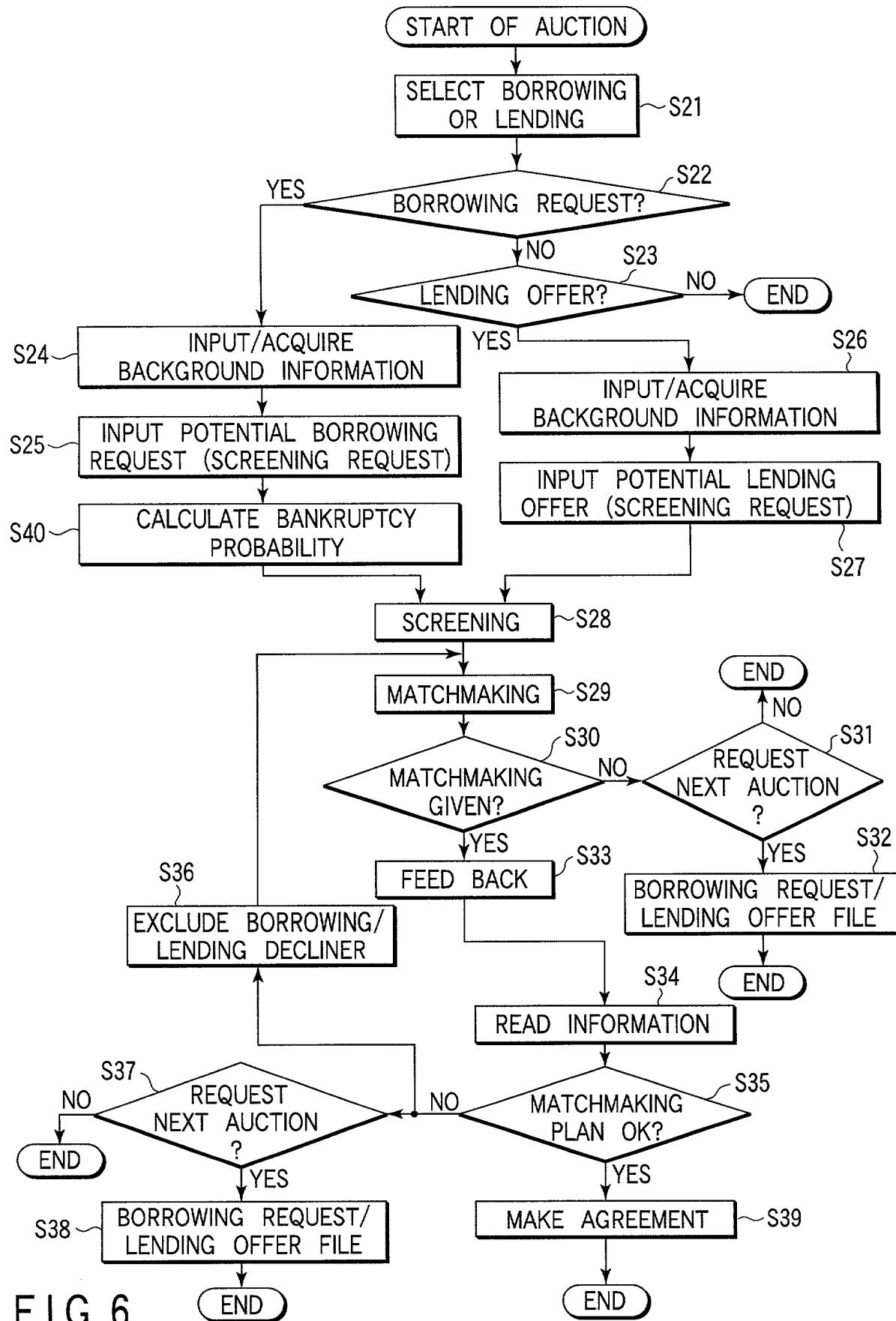


FIG. 6

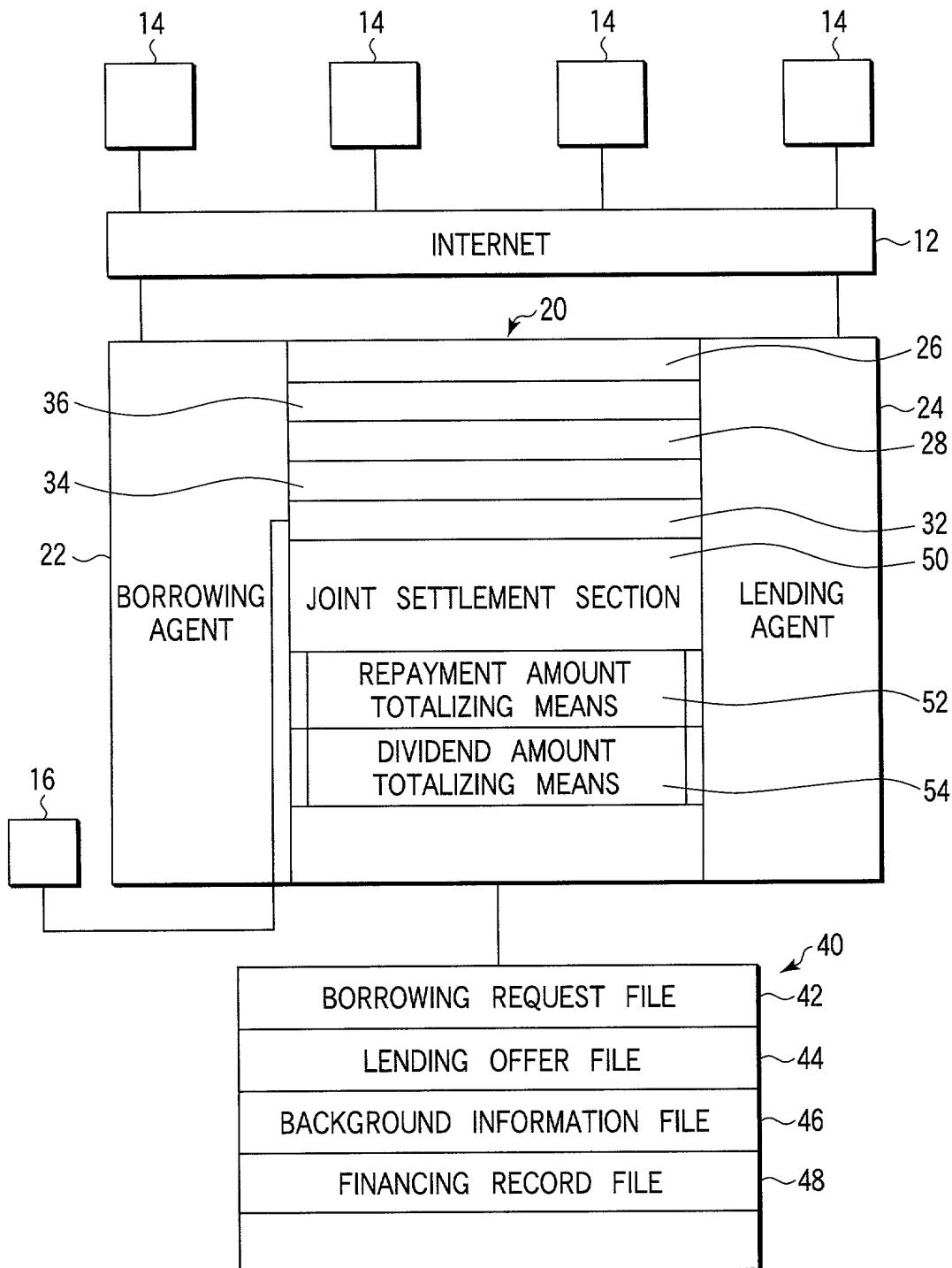


FIG. 7

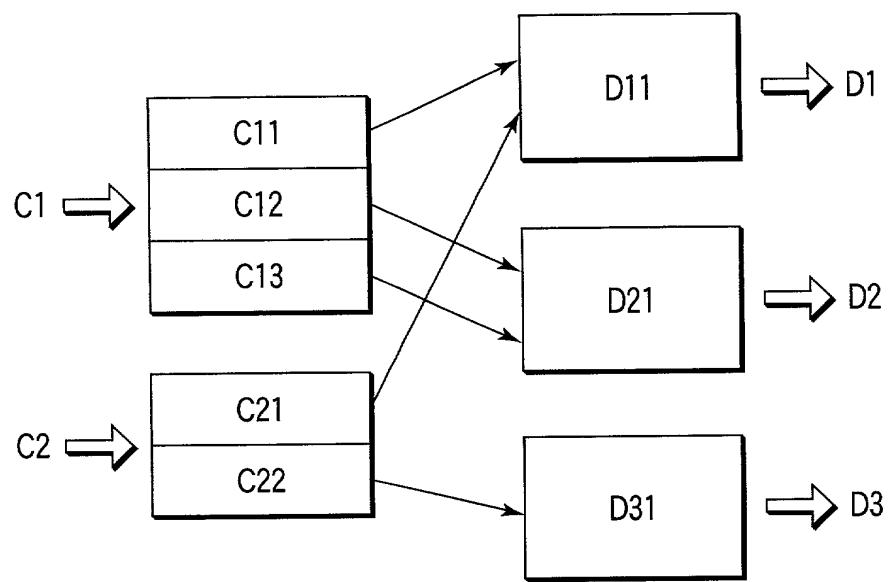


FIG. 8

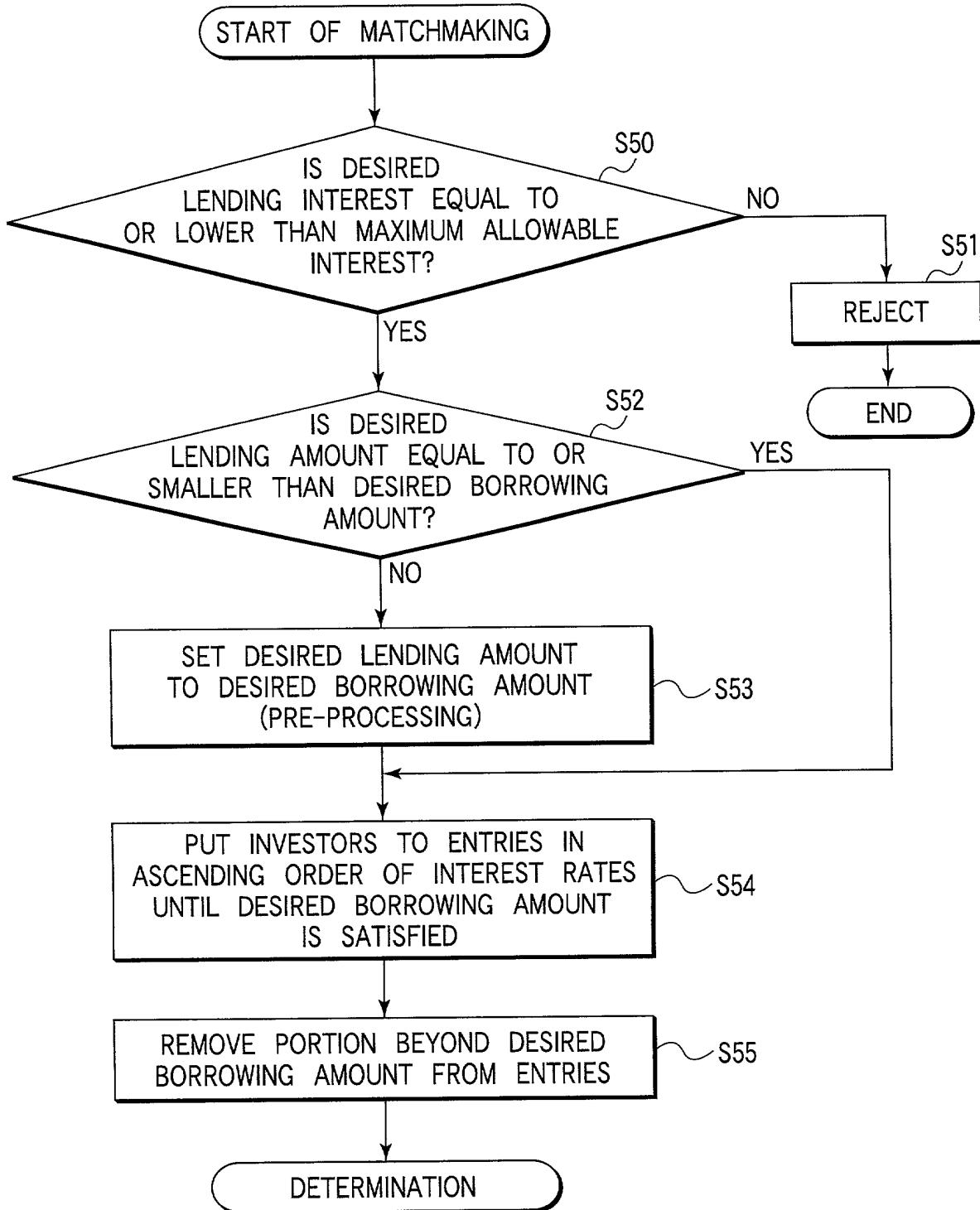


FIG. 9

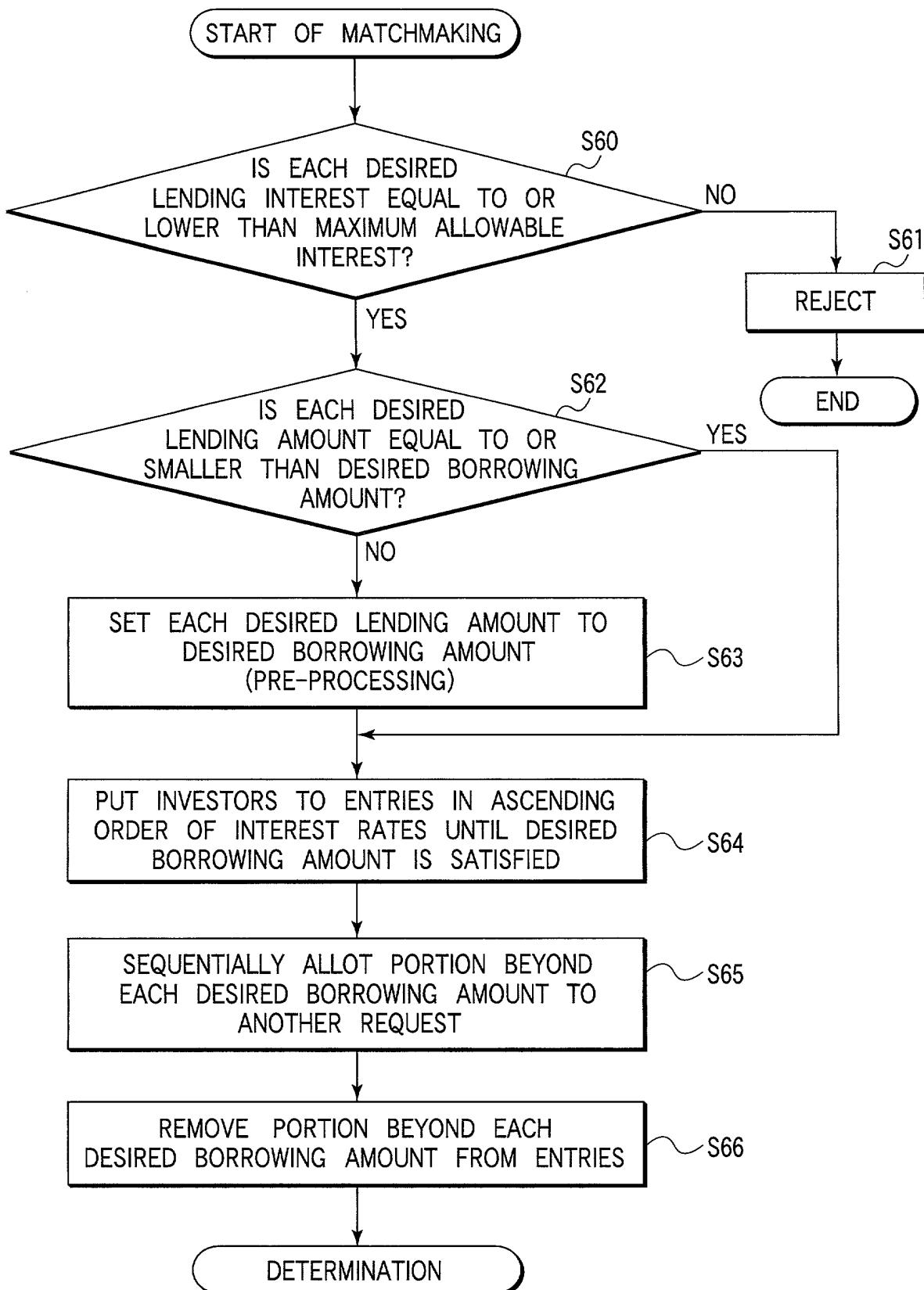


FIG. 10

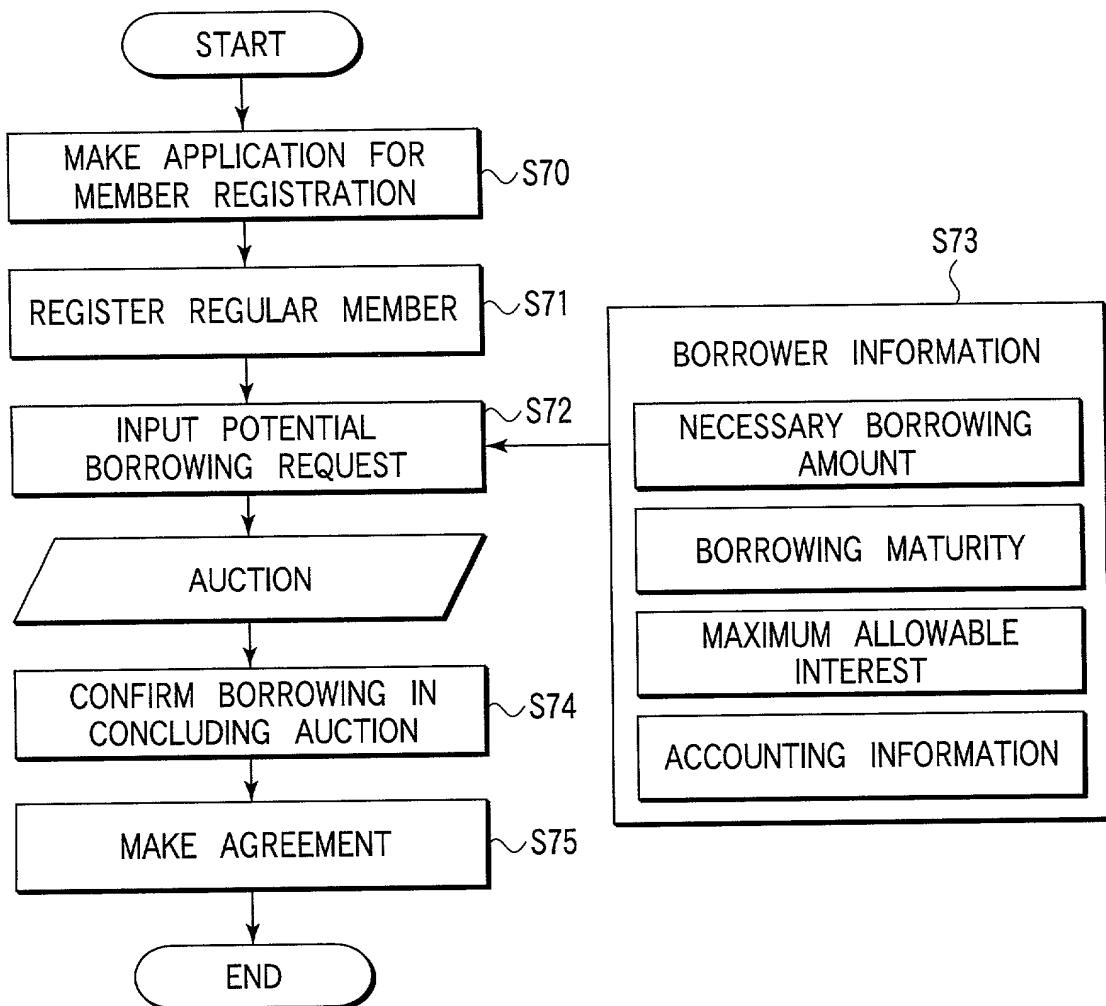


FIG. 11

CYBER FINANCING SYSTEM APPLICATION FOR MEMBERSHIP	
INPUT INFORMATION AND CLICK APPLICATION BUTTON	
NAME OF COMPANY:	AOI ELECTRIC
ADDRESS:	1-1-1, CHUO-KU, TOKYO
NAME OF PRESIDENT:	IEYASU MATSUDAIRA
NAME OF PERSON IN CHARGE:	HIKOZAEMON OKUBO
TELEPHONE NUMBER:	03-123-4567
NUMBER OF EMPLOYEES:	10.000
INDUSTRIAL CLASSIFICATION:	COMPUTER
<input type="button" value="APPLICATION"/>	
<input type="button" value="CANCEL"/>	

FIG. 12

ACCOUNTING INFORMATION OF AOI ELECTRIC, 1999																																									
DO YOU SEND THE FOLLOWING ACCOUNTING INFORMATION TO THE CYBER FINANCING SYSTEM?																																									
<table border="1"><tr><td colspan="2"><u>BALANCE SHEET</u></td></tr><tr><td>ASSETS SECTION</td><td>LIABILITIES SECTION</td></tr><tr><td>CURRENT ASSETS</td><td>CURRENT LIABILITIES</td></tr><tr><td>FIXED ASSETS</td><td>FIXED LIABILITIES</td></tr><tr><td></td><td>STOCKHOLDERS' EQUITY SECTION</td></tr><tr><td></td><td>CAPITAL STOCK</td></tr><tr><td></td><td>LEGAL SURPLUS</td></tr><tr><td></td><td>OTHER SURPLUS</td></tr><tr><td>TOTAL ASSETS</td><td>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</td></tr><tr><td colspan="2"><u>INCOME STATEMENT</u></td></tr><tr><td colspan="2">ORDINARY INCOME SECTION</td></tr><tr><td colspan="2">OPERATING REVENUES AND EXPENSES</td></tr><tr><td colspan="2">SALES</td></tr><tr><td colspan="2">COST OF SALES</td></tr><tr><td colspan="2">SELLING AND GENERAL ADMINISTRATIVE EXPENSES</td></tr><tr><td colspan="2">OPERATING INCOME</td></tr><tr><td colspan="2">NON-OPERATING REVENUES AND EXPENSES</td></tr><tr><td colspan="2">ORDINARY INCOME</td></tr><tr><td colspan="2"><input type="button" value="TRANSMIT"/></td></tr><tr><td colspan="2"><input type="button" value="CANCEL"/></td></tr></table>		<u>BALANCE SHEET</u>		ASSETS SECTION	LIABILITIES SECTION	CURRENT ASSETS	CURRENT LIABILITIES	FIXED ASSETS	FIXED LIABILITIES		STOCKHOLDERS' EQUITY SECTION		CAPITAL STOCK		LEGAL SURPLUS		OTHER SURPLUS	TOTAL ASSETS	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>INCOME STATEMENT</u>		ORDINARY INCOME SECTION		OPERATING REVENUES AND EXPENSES		SALES		COST OF SALES		SELLING AND GENERAL ADMINISTRATIVE EXPENSES		OPERATING INCOME		NON-OPERATING REVENUES AND EXPENSES		ORDINARY INCOME		<input type="button" value="TRANSMIT"/>		<input type="button" value="CANCEL"/>	
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<input type="button" value="CANCEL"/>																																									

FIG. 13

CYBER FINANCING SYSTEM	
APPLICATION FOR BORROWING REQUEST	
INPUT INFORMATION AND CLICK APPLICATION BUTTON	
MEMBERSHIP NUMBER :	1234567
PASSWORD :	* * * *
NAME OF COMPANY :	AOI ELECTRIC
BORROWING AMOUNT :	¥10,000,000
BORROWING MATURITY :	2000/4/1-2001/3/31
MAXIMUM ALLOWABLE INTEREST :	3.5%
PURPOSE :	RESEARCH AND DEVELOPMENT
<input type="button" value="APPLICATION"/>	
<input type="button" value="CANCEL"/>	

FIG. 14

CYBER FINANCING SYSTEM CONFIRMATION OF AGREEMENT	
MATCHING IS ESTABLISHED. DO YOU MAKE AGREEMENT?	
MEMBERSHIP NUMBER:	1234567
NAME OF COMPANY:	AOI ELECTRIC
BORROWING AMOUNT:	¥10,000,000
BORROWING MATURITY:	2000/4/1-2001/3/31
INTEREST RATE:	3.1%
<input type="button" value="AGREEMENT"/> <input type="button" value="CANCEL"/>	

FIG. 15

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS GIVEN. DO YOU MAKE AGREEMENT?

DETAILS	AOI ELECTRIC	¥3,000,000	2000/4/1-2001/3/31	3.1%
DETAILS	TACHIBANA MACHINERY	¥1,000,000	2000/4/1-2000/9/31	3.2%
DETAILS	TSUBAKI PHARMACEUTICAL	¥300,000	2000/4/1-2001/3/31	3.0%
DETAILS	MOMO MILK PRODUCT	¥200,000	2000/6/1-2001/3/31	4.0%
DETAILS	KAKI SHOKAI	¥1,000,000	2000/8/1-2001/3/31	1.2%
DETAILS	RINGO BANK	¥200,000	2000/2/1-2001/3/31	9.8%

AGREEMENT

CANCEL

FIG. 16